

NOTICE OF
CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS, & DEADLINES

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s) (name(s) and address): JOSHUA STEPHEN SMITH 7101 N. TULANE ROAD APT. 42 HORN LAKE, MS 38637	Date Case Filed(or Converted): October 30, 2013	Last Four Digits of Soc. Sec. No./Complete EIN or other Taxpayer I.D. No.: XXX-XX-1777
	All Other Names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):	
Attorney for Debtor(s) (name and address): NEAL H LABOVITZ 1625 MAIN ST, SUITE B SOUTHAVEN, MS 38671-1212 Telephone Number: (662) 342-7957	Bankruptcy Trustee (name and address): Locke D. Barkley P.O. Box 55829 Jackson, MS 39296 Telephone Number: (601) 355-6661 www.barkley13.com	

See Reverse Side For Important Explanations.

Meeting of Creditors:

DATE: December 17, 2013	TIME: 02:30 PM
Location: The Landers Center 4560 Venture Dr	Room 11 Southaven, MS 38671

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines.

Foreign Creditors: A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): March 17, 2014 For governmental units: April 28, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts : February 17, 2014

Filing of Plan, Hearing on Confirmation of Plan

The hearing on confirmation will be held:
Unless a written objection to confirmation is filed with the clerk of this court not later than December 31, 2013 the plan may be confirmed without a hearing. Copies of the objection must be served on the Trustee, US Trustee and Attorney for Debtor(s). Objections to confirmation will be scheduled for hearing with notice to the affected parties.

☒ The debtor has filed a plan. The plan or a summary of the plan will be sent separately.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: CLERK, US Bankruptcy Court 703 Hwy 145 North Aberdeen, MS 39730	Jason D. Woodard Judge, U.S. Bankruptcy Court DATED: November 04, 2013
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<p>Case 13-14591-JDW Doc 8 Filed 11/04/13 Entered 11/04/13 16:04:05 Desc Main Document Page 2 of 5</p> <p>Filing of Chapter 13 Bankruptcy Case</p>	<p>A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan [is included with this notice] or [will be sent to you later], and [the confirmation hearing will be held on the date indicated on the front of this notice] or [you will be sent notice of the confirmation hearing]. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.</p>
<p>Creditors Generally May Not Take Certain Actions</p>	<p>Prohibited collection actions against the debtor and certain codebtors are listed in the Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay. Consult an attorney to determine your rights in this case.</p>
<p>Meeting of Creditors</p>	<p>A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p>
<p>Claims</p>	<p>A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you may not be paid any money on your claim against the debtor from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.</p>
<p>Discharge of Debts</p>	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the Debtor is not entitled to a discharge under Bankruptcy Code Section 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code Section 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.</p>
<p>Exempt Property</p>	<p>The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors; even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.</p>
<p>Bankruptcy Clerk's Office</p>	<p>Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side unless otherwise noted. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.</p>
<p>Legal Advice</p>	<p>The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.</p>
<p>Foreign Creditors</p>	<p>Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.</p>
<p>---Refer To Other Side For Important Deadlines and Notices---</p>	

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CASE: 1314591	TRUSTEE: 73	COURT: 387	
TASK: 11-01-2013.00397940.N13REV	DATED: 11/04/2013		
Court	US Bankruptcy Court	703 Hwy 145 North Aberdeen, MS 39730	
Trustee	Locke D. Barkley	P.O. Box 55829 Jackson, MS 39296	
Debtor	JOSHUA STEPHEN SMITH	7101 N. TULANE ROAD APT. 42 HORN LAKE, MS 38637	
799	000002	NEAL H LABOVITZ	1625 MAIN ST, SUITE B SOUTHAVEN, MS 38671-1212
024	000053	ECAST SETTLEMENT CORPORATION	PO BOX 29262 NEW YORK, NY 10087-9262
040	000005	NATIONAL RECOVERY AGENCY	PO BOX 67015 HARRISBURG, PA 17106-7015
010	000035	CAPITAL ONE BANK PO BOX 12907	C/O PRA RECEIVABLES MANAGEMENT NORFOLK, VA 23541
043	000036	PORTFOLIO RECOVERY ASSOCIATES	P O BOX 41067 NORFOLK, VA 23541-1067
021	000023	DISCOVER	PO BOX 71084 CHARLOTTE, NC 28272
022	000024	DISCOVER	PO BOX 71084 CHARLOTTE, NC 28272
036	000047	LVNV FUNDING P O BOX 10587	C/O RESURGENT CAPITAL SERVICES GREENVILLE, SC 29603-0587
049	000022	RESURGENT CAPITAL SERVICES PO BOX 10587	FOR CREDIT ONE BANK GREENVILLE, SC 29603-0587
015	000051	CLAIMS FILING UNIT	PO BOX 8973 MADISON, WI 53703-0229
025	000033	GE CAPITAL RETAIL	PO BOX 960061 ORLANDO, FL 32896-0061
026	000054	GE CAPITAL RETAIL BANK 25 SE 2ND AVENUE, SUITE 1120	C/O RECOVERY MANAGEMENT SYSTEMS MIAMI, FL 33131-1605
014	000020	CLAIMS ACCOUNTING	POST OFFICE BOX 30272 TAMPA, FL 33630-3272
016	000019	COMPLETE PAYMENT RECOVERY SERVICES	11601 ROOSEVELT BLVD ST PETERSBURG, FL 33716
046	000041	REGIONS BANK	PO BOX 11007 BIRMINGHAM, AL 35288
050	000043	SE EMERGENCY	3429 REGAL DRIVE ALCOA, TN 37701-3265
018	000045	CONSOLIDATED RECOVERY SYSTEMS	PO BOX 1719 MEMPHIS, TN 38101
038	000039	METHODIST HEALTH CARE	P O BOX 32279 MEMPHIS, TN 38101
017	000040	CONSOLIDATED RECOVERY PO BOX 1719	FOR METHODIST HEALTHCARE MEMPHIS, TN 38101-1719
034	000064	KANDACE STEWART, ESQ	200 JEFFERSON AVENUE STE 1450 MEMPHIS, TN 38103
035	000058	KEVIN P. KEY, CRIMINAL COURT CLERK	201 POPLAR AVENUE, SUITE # 4-01 MEMPHIS, TN 38103
051	000059	SHELBY CO GENERAL SESSIONS LL81	201 POPLAR AVE MEMPHIS, TN 38103

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052	000060	SHELBY CO GENERAL SESSIONS LL81	201 POPLAR AVE MEMPHIS, TN 38103
055	000044	T M CARR, MD	587 S BELVEDERE BLVD MEMPHIS, TN 38104
058	000050	TD AUTO FINANCE 1000 RIDGEWAY LOOP RD, STE 200	C/O EVANS I PETREE PC MEMPHIS, TN 38120-0000
039	000055	NATIONAL CAPTIAL MANAGEMENT	8425 TOURNAMENT DRIVE MEMPHIS, TN 38125
012	000038	CAS OF TENNESSEE	PO BOX 40916 MEMPHIS, TN 38174-0916
037	000037	MEMPHIS RADIOLOGICAL	P O BOX 341327 MEMPHIS, TN 38184
002	000009	ACCOUNTS RECEIVABLE MANAGEMENT P.O. BOX 638	FOR BAPTIST MEMORIAL HOSPITAL PARIS, TN 38242
001	000007	ACCOUNTS RECEIVABLE MANAGEMENT P.O. BOX 638	FOR BAPTIST MEMORIAL HOSPITAL PARIS, TN 38242
054	000057	STACY JONES APT 42	7101 N TULANE RD HORN LAKE, MS 38637
005	000006	BAPTIST HOSPITAL	7601 SOUTHCREST PKWY. SOUTHAVEN, MS 38671
006	000008	BAPTIST HOSPITAL	7601 SOUTHCREST PKWY. SOUTHAVEN, MS 38671
023	000026	DRS. JOE, BRADDY & SIMMONS	8747 NORTHWEST DR. SOUTHAVEN, MS 38671
047	000042	REPUBLIC FINANCE BANKRUPTCY CENTER	7535 AIRWAYS BLVD, STE 210 SOUTHAVEN, MS 38671
048	000062	REPUBLIC FINANCE-SOUTHAVEN	PO BOX 807 SOUTHAVEN, MS 38671
053	000061	SOUTHAVEN MUNICIPAL COURT	8889 NORTHWEST DRIVE SOUTHAVEN, MS 38671
060	000056	TITLE CASH OF MS	1754 MAIN STREET SOUTHAVEN, MS 38671
061	000052	WALMART	6811 SOUTHCREDT PARKWAY SOUTHAVEN, MS 38671
004	000004	BANKPLUS	202 JACKSON ST BELZONI, MS 39038
059	000049	TD AUTO FINANCE PO BOX 9001921	FKA CHRYSLER FINANCIAL LOUISVILLE, KY 40290-1921
020	000025	DB SERVICING CORPORATION	PO BOX 3025 NEW ALBANY, OH 43054-3025
013	000017	CITI FINANCIAL	PO BOX 183071 COLUMBUS, OH 43218
031	000032	HHGREGG APPLIANCES, INC 4151 EAST 96TH ST.	C/O CORPORATE HEADQUARTERS INQ. INDIANAPOLIS, IN 46240
028	000030	GLELSI	PO BOX 7860 MADISON, WI 53707-7860
030	000031	GREAT LAKES EDUCATIONAL LOAN SVC PO BOX 8973	CLAIMS FILING UNIT MADISON, WI 53708-8973
007	000010	BEST BUY	PO BOX 9312 MINNEAPOLIS, MN 55440

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057	000046	TARGET NATIONAL BANK	PO BOX 59317 MINNEAPOLIS, MN 55459-0317
027	000027	GETTINGTON	6250 RIDGEWOOD RD ST CLOUD, MN 56303
044	000063	PSI MARKETING CONSULTANTS INC STE 358	3501 ALGONQUIN ROAD ROLLING MEADOWS, IL 60008
029	000028	GORDMANS	12100 W CENTER ROAD OMAHA, NE 68144
008	000013	CAPITAL ONE	PO BOX 65007 DALLAS, TX 75265
011	000011	CAPITAL ONE, NA 3936 E. FT. LOWELL ROAD,STE 200	C/O BASS & ASSOCIATES, PC TUCSON, AZ 85712
033	000012	HSBC BANK NEVADA NA 3936 E FT LOWELL RD STE 200	C/O BASS & ASSOCIATES PC TUCSON, AZ 85712
009	000015	CAPITAL ONE	PO BOX 60599 CITY OF INDUSTRY, CA 91716
019	000021	CREDIT ONE BANK	PO BOX 60500 CITY OF INDUSTRY, CA 91716
032	000034	HSBC	PO BOX 80084 SALINAS, CA 93912-0084
045	000029	QUANTUM3 GROUP	PO BOX 788 KIRKLAND, WA 98083-0788
003	000018	BACK BOWL 2001 WESTERN AVE, STE 400	C/O WEINSTEIN & RILEY, PS SEATTLE, WA 98121
041	000016	OAK HARBOR CAPITAL LLC 2001 WESTERN AVE STE 400	C/O WEINSTERIN & RILEY PS SEATTLE, WA 98121
042	000014	PHARIA 2001 WESTERN AVE STE 400	C/O WEINSTEIN AND RILEY PS SEATTLE, WA 98121
056	000048	TARGET 2001 WESTERN AVENUE STE 400	C/O WEINSTEIN AND RILEY PS SEATTLE, WA 98121

65 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 11/04/2013.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 11/04/2013 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail